

<i>SERFF Tracking Number:</i>	<i>STLR-125477307</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania Manufacturers' Association</i>	<i>State Tracking Number:</i>	<i>0</i>
	<i>Insurance Company</i>		
<i>Company Tracking Number:</i>	<i>08-0062-AR1</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>08-0062-AR1</i>		
<i>Project Name/Number:</i>	<i>2007 Terrorism Policyholder Notices/08-0062-AR1</i>		

Filing at a Glance

Company: Pennsylvania Manufacturers' Association Insurance Company		
Product Name: 08-0062-AR1	SERFF Tr Num: STLR-125477307	State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only	SERFF Status: Closed	State Tr Num: 0
Sub-TOI: 17.2020 Commercial Umbrella & Excess	Co Tr Num: 08-0062-AR1	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Author: Sharon Ellison	Disposition Date: 02/22/2008
	Date Submitted: 02/07/2008	Disposition Status: Approved
Effective Date Requested (New): 03/31/2008		Effective Date (New):
Effective Date Requested (Renewal): 03/31/2008		Effective Date (Renewal):
State Filing Description:		
no fee needed		

General Information

Project Name: 2007 Terrorism Policyholder Notices	Status of Filing in Domicile: Authorized
Project Number: 08-0062-AR1	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/22/2008	
State Status Changed: 02/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are submitting two policyholder notices in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.	

Company and Contact

SERFF Tracking Number: STLR-125477307 State: Arkansas
Filing Company: Pennsylvania Manufacturers' Association State Tracking Number: 0
Insurance Company
Company Tracking Number: 08-0062-AR1
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess
Product Name: 08-0062-AR1
Project Name/Number: 2007 Terrorism Policyholder Notices/08-0062-AR1

Filing Contact Information

Sharon Ellison, Regulatory Analyst Sharon_Ellison@pmagroup.com
380 Sentry Parkway (610) 397-5356 [Phone]
Blue Bell, PA 19422-0754 (610) 397-5100[FAX]

Filing Company Information

Pennsylvania Manufacturers' Association CoCode: 12262 State of Domicile: Pennsylvania
Insurance Company
380 Sentry Parkway Group Code: 767 Company Type:
P. O. Box 3031
Blue Bell, PA 19422-0754 Group Name: State ID Number:
(610) 397-5462 ext. [Phone] FEIN Number: 23-1642962

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania Manufacturers' Association	\$0.00	02/07/2008	
Insurance Company			

SERFF Tracking Number:	STLR-125477307	State:	Arkansas
Filing Company:	Pennsylvania Manufacturers' Association	State Tracking Number:	0
	Insurance Company		
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TOI:	17.2 Other Liability - Occurrence Only	Sub-TOI:	17.2020 Commercial Umbrella & Excess
Product Name:	08-0062-AR1		
Project Name/Number:	2007 Terrorism Policyholder Notices/08-0062-AR1		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	02/22/2008	02/22/2008

<i>SERFF Tracking Number:</i>	<i>STLR-125477307</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Insurance Company</i>		
<i>Company Tracking Number:</i>	<i>08-0062-AR1</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>08-0062-AR1</i>		
<i>Project Name/Number:</i>	<i>2007 Terrorism Policyholder Notices/08-0062-AR1</i>		

Disposition

Disposition Date: 02/22/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLR-125477307 State: Arkansas

Filing Company: Pennsylvania Manufacturers' Association State Tracking Number: 0

Insurance Company

Company Tracking Number: 08-0062-AR1

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: 08-0062-AR1

Project Name/Number: 2007 Terrorism Policyholder Notices/08-0062-AR1

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter and Filing Memorandum	Approved	Yes
Supporting Document	Terrorism	Approved	Yes
Form	Notice to Policyholders	Approved	Yes
Form	Notice to Policyholders	Approved	Yes

SERFF Tracking Number: STLR-125477307 State: Arkansas

Filing Company: Pennsylvania Manufacturers' Association State Tracking Number: 0

Insurance Company

Company Tracking Number: 08-0062-AR1

TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess

Product Name: 08-0062-AR1

Project Name/Number: 2007 Terrorism Policyholder Notices/08-0062-AR1

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Notice to Policyholders	PCU 5130	12 07	Other	New		0.00	PCU5130.pdf
Approved	Notice to Policyholders	PCU 5133	12 07	Other	New		0.00	PCU5133.pdf

NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE (FOR USE WITH: CU 21 30 01 08)

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR PREVIOUS POLICY:

The terrorism endorsement in this policy makes a distinction between "certified acts of terrorism" and "other acts of terrorism". There is coverage for "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism by or on behalf of a foreign interest). This coverage is subject to a limit on our liability pursuant to the federal Terrorism Risk Insurance Act. The endorsement excludes coverage for "other acts of terrorism" (terrorist acts other than certified acts) but such exclusion applies only if the event qualified as a nuclear event or if the event qualified under certain circumstances as a biological or chemical event. With respect to "certified acts of terrorism" and "other acts of terrorism", policy exclusions (for example, the war liability exclusion) and other policy provisions continue to apply.

YOUR RENEWAL POLICY:

- This policy does not contain a terrorism exclusion. However, the policy contains an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program) is subject to a limit on our liability and the liability of the federal government pursuant to the federal Terrorism Risk Insurance Act, as outlined below. Further, the absence of a terrorism exclusion does not create coverage for any loss that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion. Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.
- Information On Limitations On Federal And Insurer Liability: The federal government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1

through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

NOTICE TO POLICYHOLDERS

RESTRICTIONS OF TERRORISM COVERAGE

FOR USE WITH: CU 21 33 01 08

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR PREVIOUS POLICY:

The terrorism endorsement in this policy makes a distinction between "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism that are committed by or on behalf of a foreign interest) and "other acts of terrorism". Both types of terrorism are excluded from coverage but the exclusions are subject to different terms and conditions. The exclusion of "certified acts of terrorism" relates to criteria in the Federal Terrorism Risk Insurance Act. The exclusion of coverage for "other acts of terrorism" (terrorist acts other than certified acts) applies only if the event qualified as a nuclear event or if the event qualified under certain circumstances as a biological or chemical event. With respect to "certified acts of terrorism" and "other acts of terrorism", policy exclusions (for example, the war liability exclusion) and other policy provisions continue to apply.

YOUR RENEWAL POLICY:

This policy contains an endorsement excluding coverage for "certified acts of terrorism", which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program. Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

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<i>Filing Company:</i>	<i>Pennsylvania Manufacturers' Association</i>	<i>State Tracking Number:</i>	<i>0</i>
	<i>Insurance Company</i>		
<i>Company Tracking Number:</i>	<i>08-0062-AR1</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>08-0062-AR1</i>		
<i>Project Name/Number:</i>	<i>2007 Terrorism Policyholder Notices/08-0062-AR1</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: STLR-125477307 State: Arkansas
Filing Company: Pennsylvania Manufacturers' Association State Tracking Number: 0
Insurance Company
Company Tracking Number: 08-0062-AR1
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2020 Commercial Umbrella & Excess
Product Name: 08-0062-AR1
Project Name/Number: 2007 Terrorism Policyholder Notices/08-0062-AR1

Supporting Document Schedules

Satisfied -Name: Cover Letter and Filing **Review Status:** Approved 02/22/2008
Memorandum

Comments:
Informational Terrorism Policyholder Notice Filing

Attachments:
Cover Letter.pdf
CU Filing Memorandum.pdf

Satisfied -Name: Terrorism **Review Status:** Approved 02/22/2008

Comments:
Expedited Terrorism Transmittal Document

Attachment:
CU expedited filing form.pdf

February 7, 2008

RE: Pennsylvania Manufacturers' Association Insurance Company (NAIC# 767-12262)
Division Thirteen – Commercial Umbrella
INFORMATIONAL TERRORISM POLICYHOLDER NOTICE
Company Filing Number: 08-0062-AR1

VIA SERFF

Dear Commissioner:

We are submitting two policyholder notices in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.

These notices will be implemented for all policies effective on or after **March 31, 2008.**

Printing is subject to changes in ink, paper stock, page numbers, margins, positioning and format. However, printing standards will never be less than required under your law. If you have any questions or need additional information, please feel free to contact me by e-mail at sharon_ellison@pmagroup.com or by phone at (800) 222-2749, extension 5356.

Thank you for your consideration.

Sincerely,
Sharon E. Ellison
Regulatory Analyst
Regulatory & Product Support
Product Management Department

**The PMA Insurance Group
Division Thirteen – Commercial Umbrella
Filing Memorandum**

We are submitting two Notices to Policyholders in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007. The applicable ISO Filing Designation numbers are **CL-2007-OTRL1** and **CL-2007-RTRL1**.

These notices will be implemented for all policies effective on or after **March 31, 2008**.

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s)

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail

Filing information

Line of Insurance (see attachment)	
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	
This application is used with:	
Effective Date Requested	
Filing date	
Company Tracking Number	
Date filing approved in domiciliary state, if applicable	

	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☐ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- ☐ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Signature

Print Name:

Title: